



TIMARK CASUALTY SOLUTIONS FAMILY VIOLENCE POLICY

Lloyd's Australia is a signatory to the General Insurance Code of Practice. Timark Casualty Solutions Pty Ltd is a Lloyd's Coverholder and is therefore aligned to Lloyd's signatory to the General Insurance Code of Practice.

Timark Casualty Solutions seeks to providing support and practical assistance to those affected by family violence.

Timark Casualty Solutions fully supports the General Insurance Code of Practice and we recognise the critical importance of supporting vulnerable customers, including those affected by family violence.

Timark Casualty Solutions defines 'family violence' as: "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family or causes the family member to be fearful", consistent with the Family Law Act 1975.

In the event of an emergency or if you do not feel safe, call 000.

Family violence is not limited to physical instances of violence and may also include, emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can include damage to property and animals. Customers affected by family violence fall within a broader class of 'vulnerable customers'.

Timark Casualty Solutions priorities are committed to:

- The fair and sensitive treatment of customers affected by family violence, ensuring they are treated with dignity and respect.
- That decisions made consider the safety of the customer and their family.
- The provision of support to our staff who are dealing with, or may deal with, sensitive cases, including customers affected by family violence. In managing any situations where family violence is identified or suspected, Timark Casualty Solutions will:
- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Not require evidence of an intervention order to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required.

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Timark Casualty Solutions priorities are committed to:

- Treat all information about a customer affected by family violence as sensitive and will take measures to ensure the information is kept confidential.
- Engage with the customer to discuss safe ways to communicate and record these communication methods on the customer's file.
- Engage with the customer to determine if communication should involve the customer's financial counsellor, lawyer, community services or social work, legal aid officer or family violence specialist.
- Where reasonable, minimise the information that a customer is required to provide and the number of times a customer is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide customers with consistency in speaking to one staff member, or a single pathway to a Vulnerability Specialist.
- Encourage customers experiencing family violence to notify Timark Casualty Solutions of that fact via our website, direct contact (tim@timark.com.au) or other correspondence.
- Ask a customer who self-identifies as being affected by family violence what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer customers to specialist, external family violence and financial hardship services, as appropriate.
- Provide vulnerable customer training to all staff, including Family Violence training.
- Appoint appropriately trained staff to support vulnerable customers and provide an escalation pathway.
- Provide support to Timark Casualty Solutions staff affected by family violence or who are affected by dealing with vulnerable customers through an employee assistance line, line management or human resources discussions, training and the provision of resource documents.
- Provide a copy of the public Family Violence Policy to a customer upon request.

If a customer is dissatisfied with Timark Casualty Solutions management of their vulnerability, they can lodge a complaint (for example via the e-mail address tim@timark.com.au).



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We detail below some support options that may be available to you:

Other support and agencies

There are many organisations that can help and support you if you are experiencing violence but remember to always call 000 if you or your loved ones are in immediate danger.

1800 RESPECT

1800 737 732 1800respect.org.au National 24 Hour Domestic and Family Violence and Sexual Assault Line

MENLINES

1300 78 99 78 mensline.org.au 24/7 support, information service for men with family and relationship issues

Lifeline

13 11 14 lifeline.org.au 24/7 counselling and referral service for people in a crisis situation

Beyond Blue

1300 224 636 beyondblue.org.au 24/7 support to people experiencing anxiety or depression

National Debt Hotline

1800 007 007 ndh.org.au Financial counselling for people in financial difficulty

National Association of Community Legal Centres Various per website
naclc.org.au

Independent not for profit community organisation that provides legal related services to people that are disadvantaged or have special needs

Support from your bank

Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief.

Utility Bills

If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.

Translation and Interpreting Services

The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.